

HISCOX PRO General Liability Insurance

We offer your professional customers tailored coverage for accidents they may not see coming. By providing the right solutions and coverage, you deliver value to your clients and grow your business.



Hiscox PRO™ General Liability Insurance

Accidents can happen any time. Help your small business customers protect themselves with General Liability coverage from Hiscox. It offers a broad spectrum of protection including unexpected and unintentional bodily injury, property damage, and personal or advertising injury.

Coverage	Bodily injury and property damage to a third party, advertising injury, personal injury, product liability, completed operations liability, damage to rented premises, hired and non-owned auto, employee benefits and stop gap.
Product Abilities	\$1m each occurrence or claim/\$2m products/completed operations aggregate (\$5m general aggregation limit) \$2m each occurrence or claim/\$4m products/completed operations aggregate (\$5m general aggregation limit)
Maximum Limit	\$10M
Geography	Filing in all 50 states plus DC.
Additional	Proprietary Occurrence or Claims Made forms Standard surplus lines coverage with admitted paper abilities based on state filings and case by case basis

Who we cover



Real Estate

Multi-family real estate investment management and ownership firm, commercial, REITs, hotels, and more.



Retail

Consumer goods, electronics, clothing, household goods, retail stores, restaurants with available liquor liability.



Contractors

Artisan contractors such as electrical, HVAC, plumbing, janitorial, ornamental and architectural glass, siding, security.



Security guards

Premises-based businesses, such as catering, bowling alleys, movie theaters, delis, diners, bodegas, grocery stores.



Manufacturers

including difficult-to-place product exposures like sporting goods and drones.

Excluded classes

General contractors, oil and gas, aircraft and marine, auto parts (including tires), pharmaceuticals and nutraceuticals, medical devices, railroads.

Claims scenarios

Accidents happen in every profession, and they can be costly. Consider these situations that were covered by Hiscox General Liability insurance.

Real estate broker

A Hiscox-insured real estate broker was showing a property when the potential buyer slipped and fell on the steps, injuring himself. The brokers General Liability policy covers the expenses associated with the bodily injury of the potential buyer.

Photographer

At a wedding, the photographer's tripod fell over and landed in the cake. There were no injuries, but the bride requested that the photographer reimburse her for the cost of the ruined cake. Fortunately, the photographer's Hiscox General Liability policy covered the damages.

Dental office

A delivery person tripped on some loose flooring in the entryway to a dental office, breaking his leg. The dentist had a Hiscox General Liability policy which covered the medical expenses associated with the injury.

Spa facility

A new spa opened up in on the edge of a residential area. A stray dog wanders onto the spa's property and bites a customer on the leg. The customer is injured, but the spa's Hiscox General Liability policy covered the cost of the bodily injury.

Your small business customers need general liability insurance coverage to protect them and their businesses.

This broker communication is for preliminary informational purposes only. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued. This information may not be used to modify any policy that might be issued. Coverage is made available through Hiscox Inc. d/b/a Hiscox Insurance Agency in CA, which is licensed in all states. The products described are underwritten by Hiscox syndicates at Lloyd's, London and are available only on a surplus lines basis through licensed surplus lines brokers. The publication and delivery of this information is not intended to be a solicitation by Lloyd's for the purchase of insurance on any US risk.

Contact your local underwriter

www.hiscoxbroker.com/contact-us

Northeast
646 452 2353

Northwest
415 912 1671

Southeast
404 410 2800

Southwest
213 412 1210

Midwest
312 380 5555